

NAME OF LOCAL GOVERNMENT

ST. JOHNS COUNTY

SHIP LOCAL HOUSING ASSISTANCE PLAN (LHAP)

FISCAL YEARS COVERED

2011/2012, 2012/2013, 2013/2014

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I. PROGRAM DESCRIPTION:

- A. Name of the participating local government and Interlocal if Applicable:

ST. JOHNS COUNTY

Interlocal : Yes _____ No X

Name of participating local government(s) in the Interlocal Agreement;

N/A

A copy of the Interlocal Agreement is attached as Exhibit H.

- B. Purpose of the program:
Creation of the Plan is for the purpose of meeting the housing needs of the very low, low and moderate income households, to expand production of and preserve affordable housing, to further the housing element of the local government comprehensive plan specific to affordable housing.

- C. Fiscal years covered by the Plan:

2011/2012
2012/2013
2013/2014

- D. Governance:
The SHIP Program is established in accordance with Section 420.907-9079, Florida Statutes and Chapter 67-37 Florida Administrative Code.
The SHIP Program does further the housing element of the local government Comprehensive Plan. **Cities and Counties must be in compliance with these applicable statutes and rules.**

- E. Local Housing Partnership:
SHIP Program encourages building active partnerships between government, lenders, builders and developers, real estate professionals, advocates for low-income persons and community groups.

- F. Leveraging:
The Plans are intended to increase the availability of affordable residential units by combining local resources and cost saving measures into a local housing partnership and using public and private funds to reduce the cost of housing. SHIP funds may be leveraged with or used to supplement other Florida Housing Finance Corporation programs and to provide local match to obtain federal housing grants or programs.

- G. **Public Input:**
Public input was solicited through face to face meetings with housing providers, social service providers and local lenders and neighborhood associations. Public input was solicited through the local newspaper in the advertising of the Local Housing Assistance Plan and the Notice of Funding Availability.
- H. **Advertising and Outreach:**
The county or eligible municipality or its administrative representative shall advertise the notice of funding availability in a newspaper of general circulation and periodicals serving ethnic and diverse neighborhoods, at least 30 days before the beginning of the application period. If no funding is available due to a waiting list, no notice of funding availability is required.
- I. **Discrimination:**
In accordance with the provisions of ss.760.20-760.37, it is unlawful to discriminate on the basis of race, creed, religion, color, age, sex, marital status, familial status, national origin, or handicap in the award application process for eligible housing.
- J. **Support Services and Counseling:**
Support services are available from various sources. Available support services may include but are not limited to:
Homeownership Counseling (Pre and Post), Credit Counseling, Tenant Counseling and Transportation
- K. **Purchase Price Limits:**
The sales price or value of new or existing eligible housing may not exceed 90% of the average area purchase price in the statistical area in which the eligible housing is located. Such average area purchase price may be that calculated for any 12-month period beginning not earlier than the fourth calendar year prior to the year in which the award occurs. The sales price of new and existing units, which can be lower but may not exceed 90% of the median area purchase price established by the U.S. Treasury Department or as described above.
The methodology used is:
 Independent Study (copy attached)
 U.S. Treasury Department
 Local HFA Numbers
The purchase price limit for new and existing homes is shown on the Housing Delivery Goals Charts
- L. **Income Limits, Rent Limits and Affordability:**
The Income and Rent Limits used in the SHIP Program are updated annually from the Department of Housing and Urban Development and distributed by Florida Housing Finance Corporation. Affordable means that monthly rents or mortgage payments including taxes and insurance do not exceed 30 percent of that amount which represents the percentage of the median annual gross income for the households as indicated in Sections 420.9071 (19),(20), and (28) F.S. However it is not the intent to limit an individual household's ability to devote more than 30% of its income for housing, and housing for which a household devotes more than 30% of its income shall be deemed Affordable if the first institutional

mortgage lender is satisfied that the household can afford mortgage payments in excess of the 30% benchmark and in the case of rental housing does not exceed those rental limits adjusted for bedroom size.

M. Welfare Transition Program:

Should an eligible sponsor be used, the city/county has developed a qualification system and selection criteria for applications for Awards to eligible sponsors, which includes a description that demonstrates how eligible sponsors that employee personnel from the Welfare Transition Program will be given preference in the selection process.

N. Monitoring and First Right of Refusal:

In the case of rental housing, the staff or entity that has administrative authority for implementing the local housing assistance plan assisting rental developments shall annually monitor and determine tenant eligibility or, to the extent another governmental entity provides the same monitoring and determination, a municipality, county or local housing financing authority may rely on such monitoring and determination of tenant eligibility. However, any loan or grant in the original amount of \$3,000 or less shall not be subject to these annual monitoring and determination of tenant eligibility requirements. Tenant eligibility will be monitored for at least annually for 15 years or the term of assistance

whichever is longer unless as specified above. Eligible sponsors that offer rental housing for sale before 15 years or that have remaining mortgages funded under this program must give a first right of refusal to eligible nonprofit organizations for purchase at the current market value for continued occupancy by eligible persons.

O. Administrative Budget:

A detailed listing including line-item budget of proposed Administrative Expenditures is attached as Exhibit A. These are presented on an annual basis for each State fiscal year submitted.

St. Johns County finds that the moneys deposited in the local housing assistance trust fund shall be used to administer and implement the local housing assistance plan.

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, states:

“A county or an eligible municipality may not exceed the 5 percent limitation on administrative costs, unless its governing body finds, by resolution, that 5 percent of the local housing distribution plus 5 percent of program income is insufficient to adequately pay the necessary costs of administering the local housing assistance plan.”

Section 420.9075 Florida Statute and Chapter 67-37, Florida Administrative Code, further states:

“The cost of administering the program may not exceed 10 percent of the local housing distribution plus 5% of program income deposited into the trust fund, except that small counties, as defined in s. 120.52(17), and eligible municipalities receiving a local housing distribution of up to \$350,000 may use up to 10 percent of program income for administrative costs.”

The applicable local jurisdiction has adopted the above findings in the attached resolution,

Exhibit E.

P. PROGRAM ADMINISTRATION:

Administration of the local housing assistance plan is the responsibility of the applicable city/county. Should a third party entity or consultant contract for all of part of the administrative or other functions of the program provide in detail the duties, qualification and selection criteria.

Q. Essential Service Personnel: Counties and eligible municipalities are required to include a definition of Essential Services Personnel as noted in Rule Chapter 67-37.002(8) F.A.C., Chapter 67-37.005(10), F.A.C. and Section 420.9075(3), F.S.

“Essential Services Personnel” is meant to include, but is not limited to, teachers, educators, other school district, community college, and university employees, police and fire personnel, health care personnel, skilled building trade personnel, and other job categories with personnel earning less than 80% of area median income as adjusted to household size.

R. Section 420.9075(3)(d), F.S.: Requires counties and eligible municipalities to describe initiatives in their local housing assistance plans that encourage or require innovative design, green building principles, storm resistant construction or other elements that reduce long term costs relating to maintenance, utilities or insurance. Provide a brief description as required: Energy efficiency and Green Housing –related repairs shall be encouraged. The local utility provider may perform a free Energy Audit. Every effort shall be made to leverage SHIP funding with weatherization program and Utility Rebates for items such as: insulation, Energy Star appliances, weather stripping, etc.

Section II. LHAP HOUSING STRATEGIES:

A. Purchase Assistance-Existing Homes:

a. **Summary of the Strategy:** The Purchase Assistance Program is designed to assist first time homebuyers become homeowners by providing loans as a second mortgage or a subordinate loan. SHIP funds may be used for down-payment, closing costs, principal buy-down or possibly repairs to existing homes necessary to be health and safety code compliant as determined by required home inspection conducted by SHIP program contracted home inspection service. SHIP funds may be used in conjunction with Approved Participating Lenders, USDA Rural Development, Florida Assist or other State or Federal Programs.

b. **Fiscal Years Covered:** FY2011/2012, 2012/2013, 2013/2014

- c. **Income Categories to be Served:** Very Low, Low, and Moderate Income
- d. **Maximum award:** is noted on the Housing Delivery Goals Charts:
- e. **Terms, Recapture and Default:** A zero interest deferred lien/note will be executed and will stay in effect for the length of the first note (coterminous) from the date of closing. A note for the SHIP deferred loan will be executed and will stay in effect from the date of closing for the length of the first note. Due upon sale, transfer or refinance, the amount of repayment will be equal to: the original amount of purchase assistance plus a percentage of the net gain (increased value) based upon the sales price or in the case of a transfer or refinance the net gain will be calculated using the current appraised value. The percentage used to determine the County's share of the gain will be equal to the amount of the original purchase assistance divided by the original purchase price. Any repayment is to be made to the St. Johns County Local Housing Assistance Trust Fund. The County reserves the right to foreclose if payment is not received as noted above.
- f. **Recipient Selection Criteria:** Applicants must submit application to St. Johns County Homeownership Program and meet income & eligibility guidelines. Applicants must contractually agree to all SHIP Program guidelines, repayment provisions and certify that the unit assisted will be their primary residence. The applicant must be approved for a first mortgage by a participating lender. Funds will be awarded on a first come, first ready basis.
- g. **Sponsor Selection Criteria, if applicable:** Include qualification system and selection criteria for applications for Awards to eligible sponsors.
- h. **Additional Information:**
 - 1. Single-family houses and condominiums are eligible. Mobile homes are not
 - 2. The home to be purchased must be located in St. Johns County.
 - 3. Participating lenders agree to abide by specific underwriting guidelines established by the lenders' consortium. Owner-financing cannot be utilized.
 - 4. The PITI should meet the affordability target criteria of 30 percent of Area Median Income adjusted for family size, unless the lender approves a slightly higher percentage.
 - 5. Other funding sources may include lending institutions, State or Federal Programs such as: Rural Development, or HOP.
 - 6. Completing Credit Counseling and completion of the St. Johns County SHIP Homebuyer Education Class is mandatory before closing.

B. Housing Rehabilitation:

a. **Summary of the Strategy:** This program assists low and very-low income eligible owner-occupants of St. Johns County with rehabilitation as defined by Rule 67-37.002 (17), Florida Administrative Code.

b. **Fiscal Years Covered:** FY2011/2012, 2012/2013, 2013/2014

c. **Income Categories to be served:** are Very-Low and Low, i.e., equal to or less than 80 percent of Area Median Income.

d. **Maximum award:** is noted on the Housing Delivery Goals Charts:

e. **Terms, Recapture and Default:** .

A zero interest deferred lien/note will be executed and will stay in effect for a period of 20-years from the date of closing. This deferred loan will be forgiven at a rate of five percent (5%) per year for the 20 year term. In the event of sale, transfer or cash-out refinance of the property prior to the expiration of the 20 year term; the remaining balance is due immediately. Any repayment of loans is program income and is to be made payable to the St. Johns County Local Housing Assistance Trust Fund. The County reserves the right to foreclose if payment is not received as noted above.

f. **Recipient Selection Criteria:**

1. Assistance is awarded on a first-come/first-ready with preference given to very-low income clients, the elderly and individuals with special needs. A waiting list is maintained and applications are taken all year long.
2. The home must be owner-occupied.
3. Property taxes and/or assessments must be current, with no judgments, liens, or third mortgages against the property; any first or second mortgage payments must be current.

g. **Sponsor Selection Criteria:** The Sub-recipient will be the (non-profit) agency administering the Rehabilitation Program and will be charged with overseeing the implementation of this program

- 1.) Preference will be given to sponsors that employ personnel from the Welfare Transition Program as required by Rule 67-37.005(6)(a)(2), Florida Administrative Code.
- 2.) Preference will be given to 501(c) (3) agencies with a primary goal of providing affordable housing in St. Johns County which have:

- financial accountability standards which permits County staff to monitor SHIP funds;
- a demonstrated capacity to complete rehabilitation by having experienced/licensed staff who have successfully completed projects similar to those proposed;
- an experience in managing like housing programs for at least five previous years;
- history of serving St. Johns County for three or more years;
- insurance coverage to meet St. Johns County requirements;
- references from other non-profits or previous clients familiar with their work.

h. Additional Information:

1. The home must be inspected before, during, and after construction.
2. Mobile homes, rentals, and condominiums are not eligible for assistance.
3. In situations where the home has been assessed by the St. Johns County code enforcement division as too badly damaged to be rehabilitated the home may be demolished (demolition of the damaged home shall be conducted by an independent contractor participating in the St. Johns County Abatement and Replacement program which is locally funded) and rebuilt upon the approval of the St. Johns County Board of County Commissioners. Homes constructed under the terms of this provision will be subject to all criteria, terms, recapture and default conditions of the SHIP Rehabilitation strategy; dependent upon the availability of funds. Construction of the replacement home shall be implemented by the non-profit sponsor contracted with St. Johns County Board of County Commissioner to execute SHIP Rehabilitation strategy functions.
4. Other funding sources may include lending institutions, State or Federal Programs such as: Rural Development, HAP or HOP.

C. Name of the Strategy: Disaster Strategy

- a. **Summary of the Strategy:** The Disaster Strategy provides assistance to households following a natural disaster as declared by Executive Order by the President of the United States or Governor of the State of Florida. This strategy will only be implemented in the event of a natural disaster using any funds that have not yet been encumbered or additional disaster funds issued by Florida Housing Finance Corporation. SHIP disaster funds may be used for items such as, but not limited to:
- (a) Purchase of emergency supplies for eligible households to weatherproof damaged homes;
 - (b) Interim repairs to avoid further damage; tree and debris removal required to make the individual housing unit habitable;
 - (c) Construction of wells or repair of existing wells where public water is not available;
 - (d) Payment of insurance deductibles for rehabilitation of homes covered under homeowners insurance policies;
 - (e) Security deposit for eligible recipients that have been displaced from their homes due to disaster;
 - (f) Rental assistance for the duration of Florida Office of the Governor Executive Order, for eligible recipients that have been displaced from their homes due to disaster;
 - (g) Other activities as proposed by the counties and eligible municipalities and approved by Florida Housing.
- b. **Fiscal Years Covered:** FY2011/2012, 2012/2013, 2013/2014
- c. **Income Categories Served:** Very Low, Low and Moderate as defined in Section 420.9071(19), (20), (28), F.S.
- d. **Maximum award:** is noted on the Housing Delivery Goals Charts.
- e. **Terms, Recapture and Default:** All SHIP funds provided to eligible households will be in the form of a grant and not subject to recapture.
- f. **Recipient Selection Criteria:** First come, first serve
- (1) Priority shall be given to persons who have special housing needs and individuals or household that qualify as Elderly as defined in 420.503, F.S.
- g. **Sponsor Selection Criteria:** Not applicable.

- h. **Additional Information:** SHIP funds at all times must be used for eligible applicants and eligible housing. SHIP disaster funds may not be used for the purchase or rehabilitation of mobile homes.
1. The home must be located in St. Johns County.
 2. Applicants income and ownership of the home will be verified in the form of third party verification.
 3. Mobile homes and rentals are not eligible for assistance.
 4. Too badly damaged to be rehabilitated the home may be demolished (demolition of the damaged home shall be conducted by an independent contractor participating in the St. Johns County Abatement and Replacement program which is locally funded) and rebuilt upon the approval of the St. Johns County Board of County Commissioners. Homes constructed under the terms of this provision will be subject to all criteria, terms, recapture and default conditions of the SHIP Rehabilitation strategy; dependent upon the availability of funds. Construction of the replacement home shall be implemented by the non-profit sponsor contracted with St. Johns County Board of County Commissioner to execute SHIP Rehabilitation strategy functions.

Given the emergency nature of this program and the fact that St. Johns County has no SHIP rehabilitation construction staff, the (non-profit) agency administering the Rehabilitation Program will be charged with overseeing the implementation of this program.

D. Utility Tap and Connection Fees

- a. **Summary:** This program will replace failing septic systems and old wells by paying for connections to central water and wastewater for homeownership units. All tap and connection fees may be paid, abandoning private wells and closing septic tanks may also be funded, as well as any related plumbing costs.
- b. **Fiscal years Covered:** FY2011/2012, 2012/2013, 2013/2014
- c. **Income categories to be served:** are Very-Low and Low, i.e., equal to or less than 80 percent of Area Median Income. (*See section "L" of Program Description for income category definitions.*)
- d. **Maximum Award:** Is noted on the Housing Delivery Goals Charts.
- e. **Terms, Recapture and Default:** This strategy will be funded as a "grant"

as defined in 420.9071 (12)

- f. **Recipient Selection Criteria:** Assistance is awarded on a first-come/first-ready basis to applicants who meet the following selection criteria.
 - 1. The owner-occupied home must be located in St. Johns County.
 - 2. Mobile homes and rentals are not eligible for assistance.
 - 3. The households must be connecting to public water and/or sewer.
 - 4. True emergencies referred by the State Environmental Health Department or social services agencies will be handled immediately or as funds are available.
 - 5. The assessed value of the home may not exceed the maximum purchase of the existing house program.
- g. **Sponsor Selection Criteria:** N/A
- h. **Additional Information:** N/A

E. Rental: Apartment Development (Multi-family)

- a. **Summary:** This program will directly fund or leverage funds for rental developments agreeing to reserve a certain percentage of units, (as determined by the St. Johns County Housing Finance Authority Board) as affordable housing. Developers receiving assistance from both SHIP and the Housing Credit Program shall be required to comply with the income, affordability and other Housing Credit requirements. Similarly, any units receiving assistance from other federal, state, or local programs shall be required to comply with any requirements specified by the other program in addition to SHIP program requirements
- b. **Fiscal Years Covered:** FY2011/2012, 2012/2013, 2013/2014.
- c. **Income Categories to be Served:** are Very-Low and Low, i.e., equal to or less than 80 percent of Area Median Income (AMI). (*See section "L" of Program Description for income category definitions.*)
- d. **Maximum Award:** is noted on the Housing Delivery Goals Charts.
- e. **Terms, Recapture and Default:**
Deferred Payment Loan at zero percent (0%) or below market interest rate (for a 20 or 25 year term, as approved by the Board of County Commission based upon the specific project terms presented for consideration, forgivable in annual increments over the full term of the note assuming compliance with all SHIP

requirements by the Sponsor agency). Funds will be secured by mortgage and note. Maximum term is 25 years, unless a longer term is specifically required as a condition for project financing. As defined in the applicable mortgage and note, full recapture of SHIP funds invested is required upon default, unless a forgiveness provision (depreciating balance) is incorporated into the mortgage and note in which case, the un-depreciated portion shall be due and payable upon default. Compliance monitoring shall be performed annually by county housing program staff or a designated agent for a minimum of 15 years through direct review of Sponsor agency documentation to establish compliance with SHIP Program affordability requirements with respect to tenant occupancy, income levels, and rental rates. For FHFC financed projects that also receive SHIP local support, occupancy, rent, and housing quality compliance documentation secured by FHFC or its contract monitor, shall be deemed acceptable in meeting this requirement. The sale of properties assisted with SHIP funds shall require approval of the Board of County Commissioners and shall be acceptable (without repayment) only if the subsequent owner(s) agree to meet any remaining rental, occupancy and affordability obligations established in the development agreement, mortgage and note. Under the SHIP Program, assisted rental properties offered for sale prior to the end of the term of assistance must be subject to a right of first refusal for purchase at the current market value by eligible non-profit organizations that would provide continued occupancy by SHIP eligible persons.

1.

- f. **Recipient/Sponsor Selection Criteria:** Assistance will be awarded following a request for proposals published in The St. Augustine Record to one or more developers (for-profit and/or non-profit) who meet the following selection criteria.
1. Developments must be located in St. Johns County.
 2. Numbers or percentages of units reserved for specific area median incomes, populations, or geographic areas may be specified.
 3. Proposed developments must meet all threshold requirements.
 4. Other criteria such as staffing, capacity, experience in rental projects may be used.
 5. Preference will be given to sponsors that employ personnel from the Welfare Transition Program as required by Rule 67-37.005(6)(b)(7) Florida Administrative Code
- g. **Additional Information:** Other funding sources may include the Housing Credit, HOME, SAIL, and other related programs, as well as private lending sources and developer resources.

F. Rental: Special Needs Housing (Non-Profit Organizations)

- a. **Summary:** This program will provide funding for new construction and/or rehabilitation of temporary or transitional housing established for special needs housing groups as noted in Section 420.9075 (1)(a), F.S. through qualified non-profit 501(c)(3) sponsors, on a reimbursement basis. A request for proposals will be advertised a month in advance of accepting applications in the local newspaper. Awards will be made to one or more qualified sponsors on behalf of residents of the facility.
- b. **Fiscal years Covered:** FY2011/2012, 2012/2013, 2013/2014
- c. **Income categories to be served:** are Very-Low and Low, i.e., equal to or less than 80 percent of Area Median Income.
- d. **Maximum Award:** is noted on the Housing Delivery Goals Charts.
- e. **Terms, Recapture and Default:** This strategy may be funded as a grant as defined in 4209071(12), with no repayment required along with the execution of a Land Use Restriction Agreement to assure the 15- year affordability.
- f. **Recipient /Sponsor Selection Criteria:** Assistance is awarded on a competitive basis to applicant-sponsors who meet the following selection criteria.
 1. Preference will be given to eligible sponsors that employ personnel from the Welfare Transition Program as required by Rule 67-37.005(6)(b)(7) Florida Administrative Code.
 2. Funds must be expended in St. Johns County.
 3. They must provide shelters or group homes to domestic violence victims, persons with developmental disabilities or mental illnesses, elderly or disabled adults, runaway/abandoned children, or similar populations.
 4. They have successfully completed projects similar to those being proposed and in a timely manner, thus demonstrating capacity to develop affordable housing;
 5. Their financial accountability standards permit the County Finance Department and the SHIP staff to account for and audit the SHIP funds utilized, in order to meet the state statutory requirements of the SHIP program relating to beneficiaries and units assisted

6. They have administrative capacity to provide all necessary income and demographic documentation by May 30 of the year monies are expended, in order to meet the state statutory requirements of the SHIP program relating to beneficiaries, units assisted, and state statutory deadline for expending SHIP program funds;
 7. They demonstrate or document items are in place: zoning, infrastructure, site control, other financing, cost per unit, and support services;
 8. There is one contact person named, preferably having prior grant experience.
- h. **Additional Information:** Other financing sources may or may not be available they include private lenders or grants from other organizations or government programs.

G. Foreclosure Intervention Loan Program

- a. **Summary of Strategy:** St. Johns County SHIP will provide loan assistance to eligible homeowners with SHIP mortgages to avoid foreclosure in an effort to maintain homeownership retention. Applicant must be delinquent at least two full monthly mortgage payments and own and occupy the assisted property as their principal residence. The applicant must be in receipt of a letter from the mortgagee notifying the applicant of delinquency and/or intent to foreclose. The delinquency must have been caused by some type of crisis situation beyond the control of the applicant and there must be reasonable indication that the applicant will be able to resume full monthly mortgage payments to the primary lender.
- b. **Fiscal Years Covered: FY2011/2012, 2012/2013, 2013/2014**
- c. **Income Categories to be Served:** Very-low, low, and moderate
- d. **Maximum Award:** is noted on the Housing Delivery Goals Charts.
- e. **Term, Recapture and Default:**

The SHIP funds will be made available one time only to bring the primary note current and will be added to the existing SHIP lien/note amount under the existing terms, by a mortgage modification.
- f. **Recipient Selection Criteria:** In Addition to summary above:
 1. Client must attend foreclosure intervention/ counseling sessions as determined by SHIP staff.

2. The delinquency must have been caused by a crisis situation beyond the control of the applicant such as temporary loss of employment, sudden medical expense, death in the family, divorce.
3. Client must show ability to resume and continue full monthly mortgage payments to the primary lender after assistance is given.

g. **Sponsor Selection Criteria if applicable:** N/A.

h. **Additional information:** N/A

III. LHAP INCENTIVE STRATEGIES

In addition to Strategy A and Strategy B, include all adopted incentives with the policies and procedures used daily for implementation as provided in Section 420.9076, F.S.:

A. **Name of the Strategy: Expedited Permitting**

- a. Established policy and procedures: Permits as defined in s. 163.3164(7) and (8) for affordable housing projects are expedited to a greater degree than other projects. In September, 1993, the County instituted the Development Review Committee (DRC) to establish uniform requirements and procedures for submittal and review of applications for development plan approval, to implement the goals and policies of the Comprehensive Plan, and to ensure compliance with all applicable land development regulations. The eighteen-member committee representing planning, zoning, growth management, transportation, utilities, environmental health, fire service, 911 addressing, building, codes, survey, environmental planning, and landscaping, reviews all proposed developments (such as subdivisions or multi-family) within 20 working days, then meets with the developer to discuss their independent findings at a joint DRC meeting. February 24, 1998, adopted by Resolution 98-48, developers planning affordable housing projects will be directed to the Housing Office by any staff receiving questions. Housing staff can work with the developer to determine, quantitatively, if the project is truly affordable (i.e., the anticipated payments do not exceed 30% of the very-low to moderate income categories, or if rents do not exceed standard limits adjusted for bedroom size). Upon issuance of an "Affordable Housing Development" (AHD) designation, a sheet to be attached to all copies submitted for development review, the developer is assured that the original review time may be reduced by up to 50 percent. Rezoning requests may be facilitated in agenda placement for committee and Board of County Commissioners' review. St. Johns County's permitting process has been centralized and expedited with the location of all applicable permitting departments in one facility. It has cut down on developer's time expended on obtaining permits. The Comprehensive Plan adopted by Ord. 90-53, Policy E.1.1.4(a), adopted in December, 1990, and amended by Policy C.1.1.4, adopted by Ordinance

2000-34, and amended by Policy C.1.1.4. adopted by Ordinance 2000-34, recommended this change. Permits may be applied for in advance of lot purchase closing so delays can be avoided by careful planning.

B. Name of the Strategy: Ongoing Review Process

An ongoing process for review of local policies, ordinances, regulations and plan provisions that increase the cost of housing prior to their adoption.

- a. **Established Policy and Procedures:** The SHIP-required Affordable Housing Advisory Committee (AHAC) was transformed to the Housing Revitalization Agency (HRA) and thence to the Housing Advisory Committee (HAC) with policy-reviewing responsibilities. This incentive was adopted by the original ordinance establishing the SHIP Program on April 23, 1993 (93-21) and the “glitch” ordinance required by the State to amend Resolution 93-21 on July 27, 1993 (93-36). It was also covered by the Local Affordable Housing Incentive Plan (LAHIP), which was adopted on April 1, 1994. The HRA became the Housing Advisory Committee (HAC) by Resolutions 99-61 and 99-112, and the HAC responsibilities were added to the Housing Finance Authority on March 13, 2001 by Resolution 2001-41. The board was increased from 5 to 7 members and serves as a “clearing house” for affordable housing issues. In addition, the Planning and Zoning Agency and Board of County Commissioners (BCC) review policies, ordinances, regulations and plan provisions affecting affording housing.

C. Name of the Strategy: Affordable Housing Economic Incentive Program

Ordinance NO. 2005-101 provides for an Affordable Housing Economic Initiative in order to 1) Preserve and promote affordable housing within the County, and 2) to lessen the potential negative effect of Residential Impact Fee increases in certain situations.

IV. EXHIBITS:

- A. Administrative Budget for each fiscal year covered in the Plan. Exhibit A.
- B. Timeline for Encumbrance and Expenditure: *Chapter 67-37.005, F.A.C.*
A separate timeline for each fiscal year covered in this plan is attached as Exhibit B.
Program funds will be encumbered by June 30 one year following the end of the applicable state fiscal year. Program funds will be fully expended within 24 months of the end of the applicable State fiscal year.
- C. Housing Delivery Goals Chart (HDGC) For Each Fiscal Year Covered in the Plan:
Completed HDGC for each fiscal year is attached as Exhibit C.
- D. Certification Page:
Signed Certification is attached as Exhibit D.
- E. Adopting Resolution:
Original signed, dated, witnessed or attested adopting resolution is attached as Exhibit E.
- F. Program Information Sheet:
Completed program information sheet is attached as Exhibit F.
- G. Ordinance:
If changed from the original ordinance, a copy is attached as Exhibit G.
- H. Interlocal Agreement:
A copy of the Interlocal Agreement if applicable is attached as Exhibit H.

FLORIDA HOUSING FINANCE CORPORATION

Please check applicable box, & if Amendment, enter number

HOUSING DELIVERY GOALS CHART#2002

STRATEGIES FOR THE LOCAL HOUSING ASSISTANCE PLAN FOR STATE FISCAL YEAR:

New Plan:		X
Amendment:		
Fiscal Yr. Closeout:		2012

Name of Local Government: St. Johns County	Available Funds:	\$480,000.00	
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67-37.005(5)(d) F.A.C.

							A	B	C	D	E	F
HOME OWNERSHIP STRATEGIES							New Construction	Rehab/Repair	Without Construction	Total	Total	Total
VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP		SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
Units	Award	Units	Award	Units	Award							
Purchase Assistance-Existing Homes	2	\$40,000	2	\$30,000	2	\$10,000	\$0.00	\$160,000.00		\$160,000.00	33.33%	6
Rehabilitation	7	\$30,000	4	\$20,000		\$0	\$0.00	\$290,000.00		\$290,000.00	60.42%	11
Disaster		\$20,000		\$15,000		\$10,000				\$0.00	0.00%	0
Utility Tap & Connection		\$7,500		\$5,000		\$0				\$0.00	0.00%	0
Foreclosure Intervention		\$10,000		\$10,000		\$10,000				\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 1 (Home Ownership)	9		6		2		\$0.00	\$450,000.00	\$0.00	\$450,000.00	93.75%	17

RENTAL STRATEGIES							New Construction	Rehab/Repair	Without Construction	Total	Total	Total
VLI	Max. SHIP	LI	Max. SHIP	MI	Max. SHIP		SHIP Dollars	SHIP Dollars	SHIP Dollars	SHIP Dollars	Percentage	Units
Units	Award	Units	Award	Units	Award							
Rental-Apartment Development		\$20,000		\$10,000						\$0.00	0.00%	0
Rental-Special Needs (Non-Profit Dev.)		\$20,000		\$10,000						\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
										\$0.00	0.00%	0
Subtotal 2 (Non-Home Ownership)	0		0		0		\$0.00	\$0.00	\$0.00	\$0.00	0.00%	0

Administration Fees										\$20,000.00	4.17%	
Admin. From Program Income											0.00%	
Home Ownership Counseling										\$10,000.00	2.08%	

GRAND TOTAL												
Add Subtotals 1 & 2, plus all Admin. & HO Counseling	9		6		2		\$0.00	\$450,000.00	\$0.00	\$480,000.00	100.00%	17

Percentage Construction/Reh	Calculate Constr./Rehab Percent. by adding Grand Total Columns A&B, then divide by Annual Allocation Amt.	94%
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Maximum Allowable												
Purchase Price:							New	\$348,750	Existing	\$348,750		

Allocation Breakdown		Amount	%		
Very-Low Income		\$250,000.00	52.1%	Projected Program Income:	\$50,000.00
Low Income		\$140,000.00	29.2%	Projected Recaptured Funds:	\$80,000.00
Moderate Income		\$10,000.00	2.1%	Distribution:	\$350,000.00
TOTAL		\$400,000.00	83.3%	Total Available Funds:	\$480,000.00

67-37.005(5)(d) F.A.C.

Title: LHAP Template 2009

Exhibit A Admin Budget

No. 001

Fiscal Year	
2011/2012	
Salaries and Benefits	\$ 32,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Perdiem Workshops, etc	\$ 1,000.00
Advertising	\$ 500.00
	\$
	\$

67-37.005(1), F.A.C.

Effective Date: 11/09

Fiscal Year	
2012/2013	
Salaries and Benefits	\$ 32,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Perdiem Workshops, etc	\$ 1,000.00
Advertising	\$ 500.00
	\$

Fiscal Year	
2013/2014	
Salaries and Benefits	\$ 32,500.00
Office Supplies and Equipment	\$ 1,000.00
Travel Perdiem Workshops, etc	\$ 1,000.00
Advertising	\$ 500.00
	\$

Based on a distribution of \$350,000